COVID-19 (Coronavirus) Unemployment Benefits
Questions and Answers

Q1. How do I apply for unemployment insurance benefits?
A. The fastest and preferred method is to file for unemployment insurance benefits online using the Michigan Web Account Manager (MiWAM) at michigan.gov/uia. You must first sign in to MILogin to access or create a MiWAM account. For step by step instructions, view the MiWAM Toolkit for Claimants. You may also file by phone at 1-866-500-0017. If you are hearing impaired, TTY service is available at 1-866-366-0004. Please visit the UIA website for the online and telephone filing schedule. Claimants are assigned a day and time to file online or by phone according to the first letter of their last name.

You will need to create a new MILogin for Citizens account before you can create or access your MiWAM account. If you have already created a MILogin account through another department, you simply need to log in and link your MiWAM account before you can access your MiWAM account. You will need to use your personal email address for MILogin for Citizens.

Q2. How much will I be paid if I qualify for unemployment benefits?
A. Michigan law requires we consider wages you have earned over the last 18 months in calculating your weekly benefit amount. The maximum entitlement is a weekly benefit amount of $362 per week. Under Executive Order 2020-24, the maximum entitlement for weeks of benefits for existing claims as of 3/15/2020 and new claims filed between 3/15/20 and 4/18/20 is 26 weeks. In addition to changes under EO 2020-24, Congress enacted the Relief for Workers Affected by Coronavirus Act (Act). In addition to the temporary measures enacted by Governor Whitmer, the Act does the following:

- Adds 13 additional weeks of unemployment benefits in Pandemic Emergency Unemployment Compensation (PEUC) to the 26 weeks of benefit entitlement under EO2020-24, for a total of 39 weeks of benefits payable.
- Adds an additional $600 per week of Pandemic Unemployment Compensation (PUC) to the weekly benefit amount payable. This amount is payable for weeks of benefits between 3/29/2020 – 7/31/2020.
Q3. What information will I need to apply for benefits?
A. You will need:
   • Social security number,
   • Your state issued driver’s license or ID card number
   • The names and addresses of employers you worked for during the past 18 months, along with your quarterly gross earnings
   • The dates (first and last day of employment) with each employer.
   • Your most recent employer’s Unemployment Insurance Agency (UIA) account number or Federal ID number. Providing the account number may speed up the processing of your claim. The employer’s Federal ID number appears on your annual W-2 form).
   • If you are not a U.S. citizen or national, you will need your Alien Registration number and the expiration date of your work authorization.

For more information about filing for benefits, view Fact Sheet 160, Claiming Unemployment Benefits in Michigan.

Q4. If I file for unemployment insurance benefits, when will it become effective and when will I receive my first payment?

A. Although circumstances may vary, individuals should expect their first payment about three weeks after they file their claim. Subsequent payments are released every two weeks after the individual certifies. The day or time of day in which a claim is filed will not impact whether a worker receives benefits or their benefit amount. Claims will be back-dated to reflect the date in which a claimant was laid-off or let go from their job due to COVID-19.

Claimants must certify (report) every two weeks that they are eligible for benefits. After the first certification (which is done during the third week of unemployment) they will receive their payment in about 3-5 days. Certification can be done using a person’s MIWAM account and/or by phone by MARVIN.

Q5. Do I still have to certify every two weeks to receive benefits?
A. Yes. Certify online with MiWAM at michigan.gov/uia 24 hours a day, 7 days a week or by phone at 1-866-638-3993 Monday - Saturday; 8:00 a.m. - 7:00 p.m.

Q6. Do I need to register for work after I have filed a claim for unemployment insurance benefits?
A. No. Claimants should not report to a Michigan Works! Agency to register for work. The application for benefits for all claimants will be used to satisfy the work registration requirement.
Q7. What is the unemployment insurance impact on workers who receive tips as part of their earnings?
A. The amount of wages earned with employers prior to filing a claim are used to establish eligibility. It does not matter if the employment was full-time or part-time or paid on commission or if the wages paid were in the form of salary, hourly or tips.

Q8. Are unemployment benefits taxable?
A. Yes. Your UIA benefits are taxable. You have the option to have both federal and state taxes withheld from your weekly payment. By the end of January each year, you will be mailed Form 1099-G, Certain Government Payments, which reports benefits paid to you the previous calendar year. You will need this form to report your income for both federal and state taxes.

Q9. How will I be paid?
A. You can choose to receive benefits by UIA debit card (issued by Bank of America) or by direct deposit to your bank or credit union account.

Q10: I have a previous claim for benefits starting before 3/15/20, do I get more weeks of benefits on this claim?
A. If you have an active claim or benefit year in effect on 3/15/2020, and you were entitled to 20 weeks of benefits, you will get the additional 6 weeks of benefits, unless there are less than 6 weeks left in your benefit year (for example: if you only have 4 weeks left on your benefit year, you will only be paid the 4 weeks).

In addition to the weeks of benefit entitlement on a regular claim, the Relief for Workers Affected by Coronavirus Act adds 13 additional weeks of unemployment benefits in Pandemic Emergency Unemployment Compensation (PEUC). With these additional benefits, individuals may be eligible for up 39 weeks of benefits. You may also receive an additional $600 per week of pandemic unemployment compensation (PUC) in addition to the weekly benefit amount payable. This amount is payable for weeks between 3/29/2020 – 7/31/2020. You do not need to do anything additional to receive the additional 13 weeks of PEUC or the additional $600 of PUC benefits.

Q11. If weeks of unemployment have already been paid due to a previous layoff, will that affect eligible weeks on a new claim?
A. No. Each time you file a new claim, your unemployment benefit entitlement is established. Weeks left over from a previous claim do not carry over to a new claim.

Q12. Can a person work part-time and still collect UI benefits?
A. If you are working part-time and collecting unemployment, make sure to report your earnings when claiming the week in benefits. Unemployment benefits are reduced based upon your earnings you receive when working part-time.
WHO IS ELIGIBLE?

Q13. What if I need to take time off work because I contract COVID-19?
A. Workers who are sick, quarantined, or immunocompromised and who do not have access to paid family and medical leave or are laid off are eligible for unemployment benefits.

Q14. If I become seriously ill and I am forced to quit my job as a result of COVID-19, will I qualify for unemployment benefits?
A. If you are unable to work because you are ill as a result of COVID-19, you will qualify for unemployment benefits.

Q15. What if I have to care for someone who has Coronavirus? Can I get unemployment benefits?
A. Yes. If you’re unable to work because you are caring for an ill or quarantined family member, caring for someone with a confirmed diagnosis of COVID-19, or have a family care responsibility as a result of a government directive, you will qualify for unemployment benefits.

Q16. What if I am asked by a medical professional or public health official to quarantine as a result of COVID-19, but I am not sick?
A. If you are following guidance issued by a medical professional or public health official to isolate or quarantine yourself as a result of exposure to COVID-19 and you are not receiving paid sick leave from your employer, you may be eligible to receive unemployment benefits.

Q17. What if my employer goes out of business as a result of COVID-19?
A. If you are without employment due to COVID-19, file for unemployment.

Q18. My employer has shut down operations temporarily because an employee is sick and other employees have been asked to isolate or quarantine as a result of COVID-19. Am I eligible for unemployment benefits?
A. If you are not receiving payment from your employer, such as paid sick leave or paid time off, you may be eligible for unemployment benefits during this time.

Q19. What if I am temporarily laid off work because business has slowed down as a result of COVID-19?
A. If you are laid off work temporarily or if your hours are reduced due to a business slowdown or a lack of demand as a result of COVID-19, you may be able to receive unemployment benefits.
Q20. I’ve never been able to get unemployment benefits before because I’m an independent contractor. Can I get benefits now?

A. Yes. With PUA, many people, including those who don’t typically qualify for unemployment benefits, such as self-employed workers, independent contractors, low-wage workers and those with limited work history may qualify for PUA. Under PUA individuals will receive an established weekly benefit amount and an additional $600 per week in Pandemic Unemployment Compensation.

Q21. Will I have problems filing for unemployment insurance benefits if I was a previous victim of Identity theft?

A. Please contact the Unemployment Insurance Agency to resolve the matter. We may ask you to provide a copy of your driver’s license/state ID and birth certificate or social security card to rectify the problem.