

Updated Oct. 30, 2025

Overpayment Collections FAQ

As part of the resolution of the *Saunders v. UIA* class action lawsuit settlement, the Unemployment Insurance Agency is resuming collecting overpayments from claimants who received benefits to which they were not entitled. Collections are on claims filed since March 1, 2020. UIA notified affected claimants in early September about an overpayment; first payments were due Sept. 30, 2025.

HELPFUL RESOURCES

- Questions concerning balances should be directed to the Benefit Overpayment Collections Unit at **1-866-500-0017, then Option 1, Option 4, and Option 1.**
- Sign up for an [Overpayment of Benefits Coaching Session](#). **WATCH A RECORDING.**
- Director Palmer explains: [Unemployment agency balances legal duty with support for claimants](#)
- September news release announcement: [UIA notifies claimants collections will resume this month on overpaid benefits](#)

WHAT YOU NEED TO KNOW ABOUT OVERPAYMENTS

What is an overpayment?

An overpayment happens when a person is paid unemployment benefits, but it is later determined they do not qualify for the benefits received. If you were found to be ineligible or disqualified for benefits that you received, you must repay those benefits unless collection of the overpayment is waived.

- [Learn more about overpayments.](#)

What are some examples of an overpayment?

There are a number of ways an overpayment can occur. For example:

- A worker made a mistake when certifying for benefits.
- A worker was not able or available to work.
- A worker knowingly gave false or misleading information when filing a claim.
- A worker was required to provide proof of employment or income and did not.
- A worker certified for benefits while working or did not correctly report earnings.
- A worker did not provide proof of work search activities.
- An employer protest and new information warrants reversing a separation determination.

Which claims were subject to the collections pause?

UIA was directed to pause collecting overpayments on all claims filed on March 1, 2020, and later where the claimant filed a timely protest or appeal, or established good cause for filing a late protest or appeal.

Why did you pay me and then hold me ineligible?

The UIA must balance timely payments with program integrity. The balance between first payment timeliness and improper payments is a bedrock principle of the system grounded in U.S. Department of Labor rules.

Is this the first time someone is learning about an overpayment?

Anyone with an overpayment would have received a prior notice they were disqualified or ineligible for benefits received and therefore has an overpayment. UIA also sent a subsequent notification that collections were paused and UIA could not request or accept payments on the debt. In September 2025, UIA sent another notification that overpayment collections would resume at the end of the month.

How do I find the reason(s) for my overpayment?

In your MiWAM account, navigate to your My Claims page.

If you see the option to "View All Claims" under the I Want To menu, then click on the link. This will bring you to your "My Claims" page.

If you do not see the "View All Claims" option, your claim or claims should be displayed on the page you are on.

Michigan Unemployment Insurance Agency

UI Claim

Welcome, John Doe Settings Log Off

Claim

Click [here](#) to return to the Talent Dashboard.

UI Claim
John Doe
***. 0000
UI Claim
C
BYE: 03-Aug-2019

Account Alerts
To report timely, you must report between 20-Aug-2018 and 25-Aug-2018

I Want To
File a Claim
Send Unemployment a Message
View All Claims
View the MiWAM Toolkit
View Claimant Handbook
View 1099-G

All claims associated with your UI history will appear. The claims tab will have a small number which shows how many claims there are.

To view a specific claim, click on the hyperlink in the Claim ID column.

Claim Id	Type	Status	Benefit Year Begin	Benefit Year End	Effective Date	Weekly Benefit Amount	Total Weeks
C4	UI Claim	New	05-Aug-2018	03-Aug-2019			
C4	UI Claim	Additional	04-Dec-2016	02-Dec-2017		220.00	16.50

2 Rows

Next, click on the "Correspondence Tab" and then click on the "View Letters" button.

My Account Certification Submissions **Correspondence** Claimant Services Determination Status Fact Finding

Names and Addresses

Unread Messages [View Messages](#) Unread Letters [View Letters](#)

New Correspondence from UIA UIA 1713 -- Fact Finding

New Correspondence from UIA UIA 1713 -- Fact Finding

RE: Issued 12/18/2017

Letters Settings Log Off

My Claims > Claim: > Letters

Letters [View Multiple](#)

Sent	Type	Letter Id	Week
01-Feb-2018	UIA 1713 -- Fact Finding	L004	
01-Feb-2018	UIA 1713 -- Fact Finding	L004	
28-Nov-2017	UIA 1220 -- EFC Processed	L004	
20-Jun-2017	UIA 1220 -- EFC Processed	L003	
11-Feb-2017	UIA 1742 -- Medical Statement	L003	
25-Jan-2017	UIA 1575C -- Claimant Mondet	L003	

Read through all the letters titled “UIA 1302 (Re)Determination” where you were found disqualified or ineligible for benefits. If you were paid benefits during a period of disqualification or ineligibility, the 1302 (Re)Determination letter will inform you of the reason or reasons for the overpayment.

Keep in mind, you can have more than one reason for an overpayment.

WHAT YOU NEED TO KNOW ABOUT WAIVERS

Why doesn't UIA waive all overpayments?

UIA is legally obligated by state and federal law to collect benefits that were overpaid. It's a normal part of the agency's operations.

State law: Specific criteria for waivers in statute. Under Section 62(a) of the MES Act, overpayments that are not the result of fraud (intentional misrepresentation) can be waived based on "equity and good conscience."

Federal law: Limited situations on when agency can process "blanket waivers." Limitation found in CARES Act.

Is there a provision for those who can't afford to pay back the money?

Those who cannot afford to repay an overpayment can apply for a financial hardship waiver. If approved, the debt will be waived.

The fastest way for someone to apply for a financial hardship waiver is through their Michigan Web Account Manager (MiWAM) account. Here's how to do it:

- Under My Account, click on the Claim ID that matches the account with an overpayment.
- Next, Click on the Claimant Services tab.
- From the list of links choose Request Restitution Waiver for Financial Hardship.
- Submit the completed form online.

A hardship waiver request can be also submitted by mail or fax using [Form 1795 Request to Waive Repayment of Benefit Overpayment Balance](#). Send the form to:

Unemployment Insurance Agency
P.O. Box 169
Grand Rapids, MI 49501-0169

Or fax the form to **1-517-636-0427**.

How long before a decision is made on a waiver application?

Requests for waivers are processed in the order they are received.

Is financial hardship the only waiver available?

There are two other overpayment waivers a person can request besides a financial hardship:

- **Inaccurate Wage Information:** If your overpayment occurred because you mistakenly provided inaccurate wage information that was later corrected and your employer did not respond to UIA's request for wage information.
- **Agency error:** If your overpayment is due to an administrative or clerical error by UIA. Submit a letter detailing the wage error or the error you believe was made and mail it to:

**Unemployment Insurance Agency
P.O. Box 169
Grand Rapids, MI 49501-0169**

Or fax the letter to **1-517-636-0427**.

Will any claims with a finding of fraud qualify for a waiver?

No. The law prohibits a waiver of overpayments that were the result of fraud. UIA continues to aggressively pursue bad actors who steal money from Michigan taxpayers.

WHAT YOU NEED TO KNOW ABOUT MAKING PAYMENTS

What is the minimum amount to pay?

The minimum monthly payment is listed on the collections bill (Form 1088) mailed by UIA.

Am I required to pay back any money I wasn't supposed to receive?

Yes. You are required to repay benefits for which there is a final (re)determination or decision that you should not have received unless you have requested and received a waiver. State and federal law requires Michigan to collect overpayments of unemployment insurance benefits unless repayment has been waived.

How can the restitution be paid?

Two ways:

- Submit it through your MiWAM account using a checking or savings account.
- Send checks or money orders with the Form 1088 Payment Voucher to:
**State of Michigan
Unemployment Insurance Agency-Restitution Dept # 771760
P.O. Box 77000
Detroit, MI 48277-1760.**
- If you do not include the Payment Voucher, be sure to write your claim or account number on the check or money order.

UIA cannot accept cash payments, payments cannot be made by phone, and the agency does not accept credit or debit card payments.

What happens if I don't make a payment?

Interest on overpayments is calculated at 1 percent per month. It accrues daily and will continue to accrue until the total amount due is paid.

Failure to repay benefits improperly received can also result in:

- Garnishment of wages.
- Federal and State of Michigan income tax refunds taken to pay the debt.
- Lottery winnings of more than \$1,000 may be intercepted.
- The claim being referred for criminal prosecution as a felony.
- Being prohibited from receiving future benefit payments.

WHAT YOU NEED TO KNOW ABOUT PROTESTS AND APPEALS

What happens if I submit a waiver and protest or appeal the underlying issue?

There must be a final decision on the underlying issue before a waiver can be considered.

Can I protest or appeal UIA's request to pay back my overpayment?

A copy of the determination or redetermination can be found in your MiWAM account. Each copy has instructions on how to protest or appeal. In general, a timely protest or appeal of a determination, redetermination, or decision must be filed within 30 days of the date the information was mailed. If you did not file a timely protest or appeal, you can still file a late protest or appeal; however, you must include a statement in your request explaining why you did not protest or appeal within 30 days of the mail date.

If your UIA 1302 (Re)Determination letter was sent more than a year ago, you are only able to submit your protest by mail or fax; you cannot use MiWAM to submit your protest. Follow the instructions on page 2 of your UIA 1302 (Re)Determination letter or use [UIA Form 1733 Protest of a Determination](#), found online.

What if a judge ruled on my protest or appeal, but I didn't receive or no longer have a copy?

All overpayments are the result of a final UIA determination or redetermination, or decision by a judge or court. If you did not receive or no longer have a copy of your

final (re)determination or decision, log into your MiWAM account for a copy. You can also submit *Form UIA 6102, Authorization to Release Confidential Information* to request a copy of the (re)determination or decision. Instructions for completing the form and where to send it are on the form.

Can I submit a request for a rehearing?

A rehearing request can only be requested in response to a judge's decision. The request must be received by the judge within 30 days of the mail date of the decision. If you are past the deadline to request rehearing, you can make a request to reopen your case. It must include a statement explaining why you did not request a rehearing within 30 days of the decision mail date. Instructions for filing a rehearing and reopening request are explained in the original decision. If you did not receive or no longer have a copy of your decision, log into your MiWAM account for a copy.

WHAT ELSE YOU NEED TO KNOW

Is calling UIA the only way to get information?

Other options are to click on Chat with an Agent in your MiWAM account or go to Michigan.gov/UIA to schedule either an in-person, phone, or virtual appointment with an agent. UIA's online chatbot can provide general information about overpayments 24 hours a day, seven days a week. The chatbot cannot answer questions specific to an individual's claim or situation.

I am locked out of or unable to get into my MiWAM account. What do I do?

Call Customer Service at 1-866-500-0017 and then select Option 7 for help with accessing your MiLogin or MiWAM accounts. Help is available Monday through Friday.

What happens to the money UIA collects?

Overpayments collected on state unemployment benefits will be returned to the Trust Fund. Overpayments collected on federal program benefits will be returned to the United States Department of Labor (USDOL). While understanding the hardship collections may cause workers, UIA also must protect the health and integrity of the UI Trust Fund. Unpaid debt has a negative impact on the fiscal strength of the unemployment insurance program.

WHAT EMPLOYERS NEED TO KNOW

Direct questions to the Office of Employer Ombudsman (OEO) by calling **1-855-484-2636**, then choosing **Option 4**.

How will resuming collections affect Michigan's employers?

Some employers will receive a UIA 1136, *Weekly Statement of Benefit Charge(s)*, that states the amount of credits the employer received in 2025 for a prior tax rate year.

Employers can protest the statement of benefit charges.

Is there any action the employer must take because of the benefit charges?

The employer can request an adjustment to have the credits applied to the rate year in which the benefit charges originated. If the employer does not request an adjustment, then the credits will be applied in the current period and have an impact on future tax rates.

What is the timeframe for the employer to request the adjustment?

The employer must submit a written request within 30 days of the mail date on Form 1136.

How can the request be submitted?

The employer can submit the request for adjustment through their MiWAM account following these five steps:

- Select UI Tax.
- Under the Account Services menu, look under Tax Issues and Assessments.
- Select Submit a Tax Protest or Appeal.
- Select Add Tax Protest/Appeal.
- Select Rate Protest/Appeal tab to submit the request. It can also be mailed to:

**Unemployment Insurance Agency
P.O. BOX 8068
Royal Oak, MI 48068-8068**

Or faxed to **(517) 636-0014**.