

I want to provide an update on the changes to the unemployment insurance system in the CARES Act that just passed Congress and was signed into law by the President.

### **Pandemic Unemployment Assistance (PUA)**

- For individuals otherwise not eligible for unemployment insurance. For example: independent contractors, sole practitioners, or those unable to work due to COVID-19. 100% federally funded.
- Loss of employment must be due to COVID-19. For example:
  - The individual has been diagnosed; or a member of the individual's household has been diagnosed;
  - The individual is providing care to a household or family member;
  - A child or other person for which the individual has primary caregiving responsibility is unable to attend school or another facility as a result of COVID-19;
  - The individual is unable to reach the place of employment because of a quarantine imposed as a result of the COVID-19 public health emergency;
  - The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine;
  - The individual was scheduled to start work and does not have a job as a result of COVID-19;
  - The individual has to quit their job because of COVID-19;
  - The individual's place of employment is closed because of COVID-19;
  - The individual is self-employed, seeking part-time employment, does not otherwise qualify for benefits, and fits one of the above.
- **How to apply:** Individuals must apply for unemployment insurance through the Nebraska Department of Labor. **Their application will be denied**, because they are not eligible for regular unemployment benefits, **however they will then automatically be pulled into the PUA system.** This will likely cause some confusion.

### **Federal Pandemic Unemployment Compensation (FPUC)**

- Additional \$600/week for unemployment insurance. 100% federally funded.
  - Applies to both unemployment benefits and PUA
- Actions required by individuals who have already applied for unemployment insurance: **NONE**
- The money will automatically go to those receiving unemployment insurance. The money will start as soon as administrative procedures can be put into place; hopefully in less than two weeks.

### **Extension of benefits**

- The CARES Act extends the length of time an individual is eligible to receive benefits from 26 weeks to 39 weeks. This includes both regular unemployment insurance and the PUA.

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Questions contact:

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