

# Benefits: Unemployment Insurance, Public Assistance, & Social Security

JUAN ARDILA

# Objective

- ▶ **Inform everyone of basic benefits available and processes during an age of COVID.**

In this presentation I will cover:

- 1. Unemployment Insurance**
- 2. Public Assistance**
  - ▶ Cash Assistance
  - ▶ SNAP
  - ▶ Medicaid
- 3. SSD & SSI**
- 4. Legal procedure**



# Unemployment Insurance Application Process

Visit [www.labor.ny.gov/signin](http://www.labor.ny.gov/signin) or call the Telephone Claims Center at 888-209-8124 to apply!

- Applying online takes about an hour
- Applying over the phone takes approximately an hour
- DOL phone lines and servers are facing high congestion
- Best try applying online!



**IF YOU ARE FILING A NEW UNEMPLOYMENT INSURANCE CLAIM VIA PHONE OR WEB, THE DAY YOU SHOULD FILE IS BASED ON THE FIRST LETTER OF YOUR LAST NAME:**

<b>MON</b> 8:00am - 7:30pm	<b>TUE</b> 8:00am - 7:30pm	<b>WED</b> 8:00am - 7:30pm	<b>THU</b> 8:00am - 7:30pm	<b>FRI</b> 8:00am - 6:00pm	<b>SAT</b> 7:30am - 8:00pm
Last names beginning with <b>A-F</b>	Last names beginning with <b>G-N</b>	Last names beginning with <b>O-Z</b>	Missed your filing day? File on Thursday, Friday or Saturday.		

**IMPORTANT: FILING LATER IN THE WEEK WILL NOT DELAY YOUR PAYMENTS OR AFFECT THE DATE OF YOUR CLAIM, SINCE ALL CLAIMS ARE EFFECTIVE ON THE MONDAY OF THE WEEK IN WHICH THEY ARE FILED.**

**WE ARE YOUR DOL**



# Unemployment Insurance Eligibility

- ▶ Have work authorization if they are an immigrant
- ▶ A worker cannot have voluntarily quit their job without good cause, or
- ▶ Lost their job in connection to intentional misconduct
- ▶ Have worked in New York State within the last 18 months
- ▶ Have worked and been paid in at least two calendar quarters
- ▶ Employer closed due to COVID
- ▶ The worker is on precautionary quarantine or self quarantine but is not sick
- ▶ Home because the workers child school is closed, or a dependent or minor child is sick
- ▶ Workers collecting UI need to certify with DOL each week that they are still unemployed and looking for work. Contact Tele-Service line (888-581-5812). The UI week runs from Mon-Sun
- ▶ Be honest!



# Pandemic Unemployment Assistance

- ▶ PUA is for those left out by State UI or who have exhausted regular UI since July 1, 2019

## ▶ **Pandemic Unemployment Assistance Program**

- Extends benefits to those typically ineligible

## ▶ **Pandemic Unemployment Compensation**

- Adds an extra \$600/week until July 31

# RELIEF FOR WORKERS AFFECTED BY CORONAVIRUS ACT

## Pandemic Unemployment Assistance (PUA)



*Pandemic Unemployment Assistance (PUA) provides payment to workers not traditionally eligible for unemployment benefits (self-employed, independent contractors, workers with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency.*

COVID-19 SCENARIOS	COVERED	NOT COVERED
Diagnosed with COVID-19 or with COVID-19 symptoms and seeking diagnosis	✓	
Member of household has been diagnosed with COVID-19	✓	
Providing care for family or household member diagnosed with COVID-19	✓	
Primary caregiver for child unable to attend school or another facility closed due to COVID-19	✓	
Unable to reach place of employment due to an imposed quarantine or because advised by medical provider to self-quarantine due to COVID-19	✓	
Scheduled to commence new employment and cannot reach workplace as direct result of COVID-19	✓	
Became major breadwinner because head of household died from COVID-19	✓	
Quit job as a direct result of COVID-19	✓	
Place of employment closed as a direct result of COVID-19	✓	
Self-employed / Independent Contractors / 1099 filers / Farmers – and affected by COVID-19	✓	
Seeking part-time employment but affected by COVID-19	✓	
With insufficient work history and affected by COVID-19	✓	
Otherwise not qualified for regular or extended UI benefits and affected by COVID-19	✓	
Individuals that can telework with pay		X
Individual receiving paid sick leave or other paid leave benefits		X

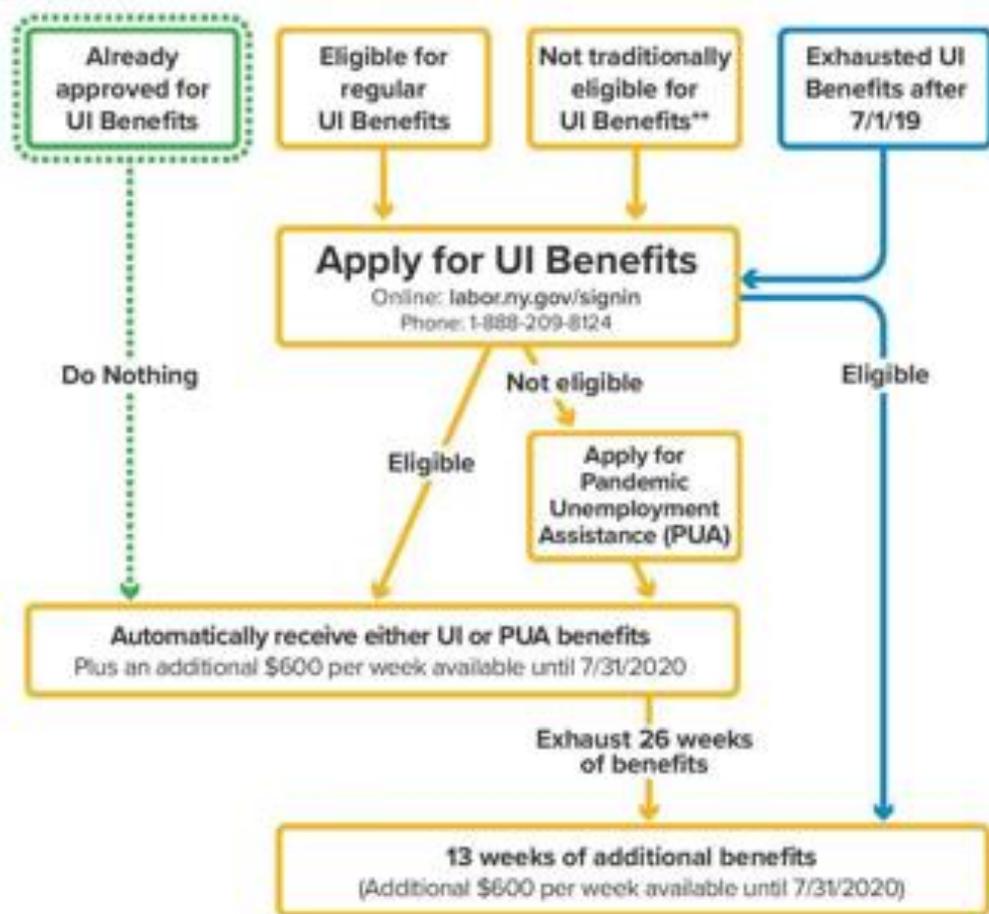
**Eligible for PUA:**  
Covid-19 impacted contractors, the self employed, part-time workers & those without sufficient work history to qualify for State UI

# RELIEF FOR WORKERS AFFECTED BY CORONAVIRUS ACT

WHAT YOU NEED TO KNOW AND DO ABOUT THE CARES ACT



The federal CARES Act was signed into law March 27, 2020. The Act provides enhanced Unemployment Insurance (UI) benefits and Pandemic Unemployment Assistance (PUA) for New Yorkers. Here's what you need to know.



\*\*[labor.ny.gov/ui/pdfs/pandemic-unemployment-assistance.pdf](http://labor.ny.gov/ui/pdfs/pandemic-unemployment-assistance.pdf)

#### MORE INFORMATION:

See [Frequently Asked Questions About UI During the Coronavirus Emergency: labor.ny.gov/ui/coronavirus-faq.shtml](http://labor.ny.gov/ui/coronavirus-faq.shtml)

To apply for UI benefits file on these days:  
Filing for UI benefits is based on your last name.

A - F file on Monday | G - N file on Tuesday | O - Z file on Wednesday

## Implementation:

Once approved for State UI benefits, no extra steps are needed for workers to receive the added \$600 or 13 weeks

Advised to apply for state UI first as it is unclear when PUA dollars will become available

# Public Assistance (PA)



# Application Process

- ▶ **If your income has been reduced because:**
  - **You are out of work**
  - **Working reduced hours**
  - **Are quarantined**
  - **Self-quarantining**
  - **Or self-isolating**
- ▶ **You may qualify for various public benefits programs**
- ▶ **Reach out to your local Department of Social Service**
- ▶ **Each county in the state has its own office,**
- **the website and phone number for each is listed at:**  
**<http://otda.ny.gov/workingfamilies/dss.asp>**

# Benefits: Public Assistance (PA)

**Government benefits for low income individuals/families are often referred as “welfare” benefits and are administered through NYC Human Resources Administration (HRA).**

## **Types of Public Assistance:**

- ❖ Public Assistance/Cash Assistance – may pay for rent, utilities and other emergency expenses
- ❖ SNAP (Supplemental Assistance Nutrition Program) – provides funds to pay for food
- ❖ Medicaid– free comprehensive health insurance for low-income adults and children

## **COVID-19:**

- ❖ Most HRA offices are currently closed. Callers who wish to apply for benefits, should do it online visiting the Access HRA webpage: [www.nyc.gov/accesshra](http://www.nyc.gov/accesshra) .

English

Español

العربية

中文

한국어

Kreyol Ayisyen

русский



# Welcome to ACCESS HRA

[Apply Now / Log In](#)

New to AHRA? [Create Account](#)



**SNAP (Food Stamps)**

- Apply
- Recertify
- Periodic Report
- Case Change



**Cash Assistance (CA)**

- Apply
- Recertify
- One Shot Deal
- Special Grant



**Medicaid**

- Print Renewal



**Fair Fares NYC**

- Apply
- Renew

# Cash Assistance

► **Cash Assistance program is comprised of two programs.**

**These programs provide a monthly cash benefit via a card that works like a debit card:**

**Family Assistance** provides cash assistance to eligible needy families that include a minor child living with a parent (including families where both parents are in the household) or a caretaker relative.

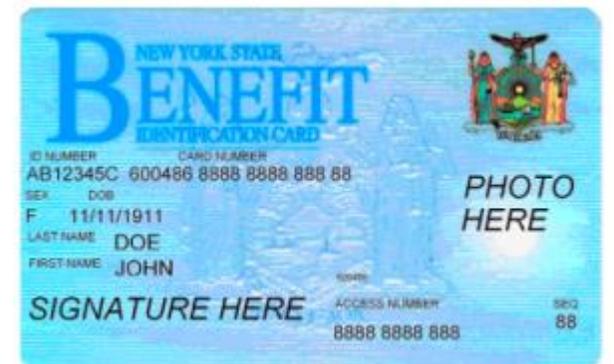
**Safety Net Assistance** provides cash assistance to eligible needy individuals and families who are not eligible for FA. If your work schedule was reduced as a result of COVID-19 (coronavirus) and you are unable to pay your rent, you can apply for a Cash Assistance special grant request to get benefits for emergencies

**Eligibility** and the amount of cash benefits received is determined by a number of factors, including household size, income level, housing situation, type of income, and other resources or benefits received.



# Supplemental Nutrition Assistance Program (SNAP)

- ▶ Provides funds to buy food to everyone who qualifies for the program
- ▶ SNAP funds are distributed on a card that works like a debit card, and they can only be used to purchase food.
- ▶ SNAP eligibility is based on income and savings compared to household size
- ▶ Apply on <https://a069-access.nyc.gov/accesshra>
- ▶ To learn more in depth of eligibility and more, visit: <https://www.ny.gov/services/apply-snap>



# SNAP (cont.)

- ▶ **How long will it take to get SNAP after I apply?**
- ▶ 30 days
- ▶ **After you apply for SNAP, you will** have to complete an eligibility interview and show the required documents. If **you are** eligible for **SNAP, you will get it** within 30 days
- ▶ **Expedited SNAP**
- ▶ If **your** household has little or no money and needs help right away, you may qualify for "**expedited**" **SNAP**. If you do, you must receive **your** initial **SNAP** benefit within five days. You will still have to complete the eligibility process, and supply all the required documentation at a later date.



April 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Colorfulcalendar.com

# Medicaid

- ▶ Medicaid provides free comprehensive health insurance for low-income adults and children.
- ▶ Medicaid covers hospitalizations, out-patient services, dental care, vision care, prescription coverage, personal care services, community-based long-term care services, nursing home stays and more.
- ▶ For eligibility questions call 1.855.355.5777
- ▶ Different income eligibility for pregnant women, children, parents, and seniors.
- ▶ SSI and Cash Assistance recipients are automatically eligible for Medicaid.



# SSI & SSD

- ▶ **SSI**- Supplemental Security Income (SSI) is a federal program, with a state supplemental payment, for individuals who cannot work due to a disability. It is a means-based program for the aged, blind or disabled. The monthly benefit amount is statutorily set and can be affected by the recipient's living situation.

## SSD, requirements & Eligibility

- ❖ Social Security Disability Benefits (SSD) requires an earnings history, i.e., the applicant worked enough time, making enough money to have paid into FICA taxes
- ❖ The applicant would be considered disabled **ONLY** if the following are true:
  - They cannot do work they did before;
  - It's determined that they cannot adjust to other work because of their medical condition(s); and
  - The disability has lasted or is expected to last for at least one more year or to result in death



# Denials

- ▶ If people start getting their applications for Cash, SNAP, or MA denied (we think there will be a wave of these at some point) request Fair Hearings
- ▶ Make sure to tell folks that they should request Fair Hearings on any application denials while also reapplying again. One has nothing to do with the other. They can challenge the denial and if they win, they will get back retroactive benefits back to the original application date.

# Loss of Benefits

- ▶ The majority of calls are because benefits have been denied, discontinued or reduced.

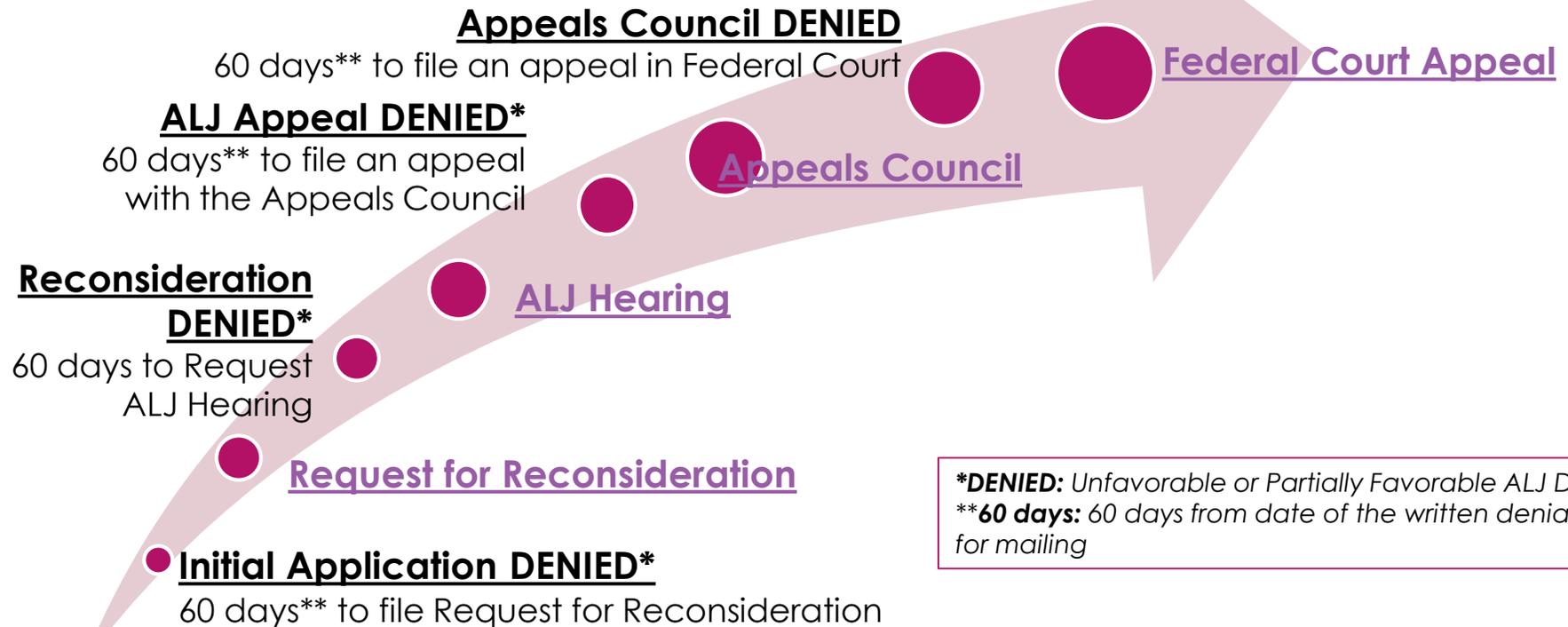
## Common Reasons for Denial:

- ❖ Applicant is over-income
- ❖ Applicant missed an eligibility related appointment
- ❖ Missing documentation

## Common Reasons for Discontinued or Reduced Benefits:

- ❖ Change in income or incorrect budgeting of income by HRA or OTDA
- ❖ Failure to comply with work requirements
- ❖ Failure to recertify
- ❖ Failure to comply with agency

# Disability: Appeal Process



**\*DENIED:** Unfavorable or Partially Favorable ALJ Decision  
**\*\*60 days:** 60 days from date of the written denial + 5 days for mailing

MUTUAL AID



MEDFORD + SOMERVILLE

Thank You!

