



FAQ for Claimants: COVID-19

What is Unemployment Insurance (UI)?

In general, UI provides temporary income maintenance to individuals who have been separated from employment through no fault of their own and who meet all eligibility requirements, including the requirements that they be able and available for work, register with the state employment service and actively seek work. [Click here for more information.](#)

Are local and regional IDES offices open?

All local and regional IDES offices are closed to the public until such time as the Governor lifts the stay at home directive. However, each IDES office is staffed with essential personnel competent and trained to handle day-to-day operations and conduct adjudication interviews by phone. In addition, the IDES Claims Service Center is fully staffed and has extended operating hours. The telephone number is 800-244-5631.

How can I file a claim?

While claims can be filed over the telephone, we ask that you file online due to the high volume of calls IDES is currently receiving. Please go to the IDES website, click on "Individuals" at the top left of the screen, click on "Unemployment Insurance," scroll down to "File For Unemployment Insurance," and follow the prompts.

Is there TTY to file a claim?

Yes, Illinois Relay is the TTY system, and the number is 1-866-488-4016.

Will my benefits be affected if I cannot file immediately?

No. The day or time a claim is filed will not impact whether you receive benefits or your benefit amount. If you were unable to file your claim because of capacity or system limitations, your claim will be back-dated to the date on which you became unemployed.

Will I receive an additional benefit if I have children or a spouse who does not work?

You may receive a Dependent Allowance in addition to your weekly benefit amount if you have either (1) a dependent child under the age of eighteen (18) or (2) a non-working spouse. You can claim one or the other. You cannot claim both your spouse and your child as a dependent. More than one child will not increase your benefits. You cannot claim your spouse if they are also receiving unemployment benefits. The minimum allowance for a dependent spouse is \$15; the maximum allowance is \$93. The minimum allowance for a dependent child is \$26; the maximum allowance is \$185.

How do I look for work?

One way to look for work is IDES's Illinois Job Link (IJL) website, which is an employment service tool used to enhance an individual's ability to obtain employment.

Am I required to use Illinois Job Link?

Normally, an individual is required to register and use Illinois Job Link to be eligible for unemployment benefits, but there are exceptions to this requirement, including where local labor market conditions indicate employment service registration would not increase the likelihood of returning to work. This exception applies to workers temporarily laid off due to the COVID-19 outbreak. The registration requirement is waived with respect to them.

What information do I need to file my claim?

It is important to have the following information before you begin the filing process. The application will time out after an hour of nonuse:

- Your social security number
- Your Driver's License or State ID
- Your employment history from the past 18 months, including the name of employers, start date, last day of work, and number of days worked
- If you are claiming a dependent child or a dependent spouse, you will need to provide your dependents name, social security number and date of birth

What happens after I file my claim?

After your claim is filed, IDES will send you a Finding, which will let you know if you are eligible for benefits. If you are, the Finding will include information such as:

- Your weekly benefit amount, which is the amount you are eligible to receive each week
- Your Dependent Allowance, if applicable
- Your first certification date and;

- Other information pertinent to your claim, including your Maximum Benefit Allowance, the total amount you are eligible to receive during your benefit year (26 times your WBA)

What is the difference between filing a claim and certifying?

Filing a claim is the application process you undertake to determine whether you qualify for unemployment benefits. Certifying is a process that first occurs two weeks after you have filed your claim. Every two weeks you need to certify that you are able and available to work, and are actively seeking work.

How do I certify?

Certification involves answering a list of questions which are asked to determine if you are eligible to receive unemployment benefits for the weeks in question. You will be assigned a certification day; either Monday, Tuesday or Wednesday, and will be asked questions pertaining to the two weeks immediately preceding.

Example: If your call date is Monday, 04/06/2020, you will be asked questions pertaining to the week of 03/22/2020 through 04/04/2020.

If you miss your regular certification day, you can certify on Thursday or Friday of that week. You may also you certify on your regular day in the following week (or Thursday or Friday of the following week). In instructions will be sent to you with the Findings with the details for how you should certify.

What determines if I'm able to work?

An individual is considered able to work if he or she is mentally and physically capable of performing a job for which a labor market exists.

What determines if I'm available for work?

To be considered available for work, an individual cannot impose conditions on the acceptance of work if those conditions essentially leave him or her with no reasonable prospect of work.

What determines if I'm actively seeking work?

An individual is considered to be actively seeking work if he or she is making an effort that is reasonably calculated to return the individual to work. An individual cannot refuse a suitable job offer or they could lose eligibility for benefits.

When will I start receiving my benefits?

Once you have certified, it will be determined if you are eligible to receive benefits based on the answers you provided. If you are eligible to receive benefits, generally you will receive a payment within 2 to 3 business days. Payments will be sent to your debit card; or if you set up direct deposit, payments will be deposited into your bank account.

Are my benefits taxable?

Unemployment insurance benefits are subject to State and Federal income taxes. You can elect to have deductions taken out at the time you file your claim or after. Deductions are 10% federal income taxes and 4.95% state income taxes. You cannot elect deductions on a payment you have already been paid.

Can I work and receive benefits?

Yes, if your earnings are less than your weekly benefit amount (WBA), you may be eligible for all or partial benefits. For example, earning less than half of your WBA will not affect the amount you receive. However, if you earn more than half of your WBA, anything over half of your WBA will be deducted from your benefits.

I receive a pension. Will this affect my unemployment benefits?

If the pension was paid by an employer in your base period or if the employer is the chargeable employer on your claim, those pension payments are considered disqualifying income and 50% of the amount you receive may be deducted from your weekly benefit amount (WBA) if you paid into the pension, or 100% will be deducted if your employer paid the full amount. If you received a lump sum amount and did not have the option to receive monthly payments, a deduction will be made only for the week in which you received the payment. If it has been more than 18 months since you worked for the employer, the pension you are paid is not disqualifying income and will not be deducted from your benefits.

Is unemployment the same as workers' compensation?

No. Workers' compensation is based on the Workers' Compensation Act and is paid due to a temporary disability that you suffered. That is completely separate from unemployment insurance.

If I am receiving Workers' Compensation payments, will this affect my unemployment benefits?

Yes. 100% of your workers' compensation will be deducted from your weekly benefit amount. An individual that is unable to work at all due to a temporary disability is completely ineligible for unemployment.

Am I eligible for unemployment if I am currently receiving income using my vacation days, sick days, or receiving FMLA payments?

Money received from your employer for using your vacation and sick days, as well as FMLA payments, are considered wages and will be taken into account to determine if you are eligible for benefits and, if so, the amount of the benefits.

What if I'm temporarily laid off because the place where I work is temporarily closed because of the COVID-19 virus?

An individual temporarily laid off in this situation could qualify for benefits as long as he or she was able and available for and actively seeking work. Under emergency rules IDES recently adopted, the individual would not have to register with the employment service. He or she would be considered to be actively seeking work as long as the individual was prepared to return to his or her job as soon the employer reopened.

What if I have reduced wages (part-time work)?

In general, when a claimant files a claim for unemployment benefits, a weekly benefit amount (WBA) for that individual is determined using the amount of wages in the claimant's work history. High earners will generally max out at \$484 per week for their WBA. If, for a given week due to a cut in hours, an employee does not earn more than the maximum WBA, then that claimant could be eligible for benefits, but their weekly benefit would be reduced by a formula in the Unemployment Insurance Act. If the claimant receives no wages for a given week, they may be entitled to their WBA without reduction. If a claimant receives more than the maximum WBA for a given week, they are not considered to be unemployed and are not eligible for benefits. A claimant has to meet all other requirements, including certifying that he or she is able and available for work, among others, to receive benefits.

What if I quit my job because I am generally concerned over the COVID-19 virus?

An individual who leaves work voluntarily without a good reason attributable to the employer is generally disqualified from receiving UI. The eligibility of an individual in this situation will depend on whether the facts of his or her case demonstrate the individual had a good reason for quitting and that the reason was attributable to the employer. An individual generally has a duty to make a reasonable effort to work with his or her employer to resolve whatever issues have caused the individual to consider quitting.

What if I'm confined to my home 1) because a licensed physician has diagnosed me as having COVID-19 or 2) because I must stay home to care for my spouse, parent or child, whom a medical

professional has diagnosed as having COVID-19 or 3) because of a government-imposed or government-recommended quarantine?

An individual in any of those situations would be considered to be unemployed through no fault of his or her own. However, to qualify for UI, he or she would still need to meet all other eligibility requirements, including the requirements that the individual be able and available for work, registered with the state employment service and actively seeking work from the confines of his or her home. The individual would be considered able and available for work if there was some work that he or she could perform from home (e.g., transcribing, data entry, virtual assistant services) and there is a labor market for that work.

What if I leave work because my child's school has temporarily closed, and I feel I have to stay home with the child?

Ordinarily, an individual who left work to address child care needs would be considered to have left work voluntarily and would generally be disqualified from receiving UI, unless the reason for leaving was attributable to the employer. However, the fact that all schools statewide have temporarily closed in response to the COVID-19 virus presents a unique situation in which it is unlikely a parent whose child cannot stay home alone has a ready alternative to staying home with the child himself/herself. Under the current circumstances, someone who left work to care for the child could be considered as unemployed through no fault of his or her own; in that case, to qualify for UI, the individual would still need to meet all other eligibility requirements, including the requirements that the individual be able and available for work, registered with the state employment service and actively seeking work from the confines of his or her home. The individual would be considered able and available for work if there was some work that he or she could perform from home (e.g., transcribing, data entry, virtual assistant services) and there is a labor market for that work.

I have exhausted my rights to UI. Will additional benefits be available because of the COVID-19 situation?

Some individuals who have received their entire 26 weeks of regular unemployment benefits may be eligible for more weeks of benefits under the stimulus package. If you have exhausted your benefits, or you are close to exhausting your benefits, we are finalizing the process to continue benefits under the stimulus package. Details will be available as soon as we have received further guidance from the US Department of Labor.

How will the federal stimulus legislation affect Illinois unemployment benefits?

Individuals receiving unemployment benefits beginning the week of March 29, 2020, will receive an additional \$600 each week above what they would receive in regular unemployment benefits until the week ending on July 25, 2020. Pursuant to the federal legislation, this \$600 will not be retroactively applied to unemployment claims that arose prior to March 29, 2020. In many cases, individuals will also

be eligible for more weeks of unemployment above the 26 weeks provided under regular unemployment rules. Both of these benefits will be applied automatically if you qualify.

What do I do if I have already received my maximum benefits?

Some individuals who have received their entire 26 weeks of regular unemployment benefits may be eligible for more weeks of benefits under the stimulus package. If you have exhausted your benefits, or you are close to exhausting your benefits, we are finalizing the process to continue benefits under the stimulus package. Details will be available as soon as we have received further guidance from the US Department of Labor.

I am self-employed. Do I qualify under the new federal unemployment program?

Under regular unemployment rules, the incomes of self-employed workers, freelancers, and independent contractors are not subject to unemployment taxes and so typically these individuals are not eligible for unemployment benefits. The stimulus package creates a new, temporary program to help people who lose this type of work as a direct result of the current public health emergency. IDES will provide information about how to apply for this benefit as soon as it is finalized. Please do not apply at this time.

I am a sole-proprietor and my business has shut down due to COVID-19. Will I be eligible for benefits?

You may be eligible under the federal stimulus legislation because your business shut down due to COVID-19 issues. IDES will provide information about how to apply for this benefit as soon as it is finalized.

I am an independent contractor and do not have any business because of COVID-19. Am I eligible?

Unemployment contributions are paid on wages paid to employees. Unemployment contributions are not paid on payments made to independent contractors. If an employer incorrectly misclassifies an employee as an independent contractor, the employer will not be paying unemployment contributions for that individual. However, the employer's failure to pay contributions will not impact the claimant's eligibility for unemployment. After IDES investigates the issue, if the individual is determined to be an independent contractor they will not be eligible for regular unemployment benefits but may be eligible under the federal stimulus benefits. IDES will provide information about how to apply for this benefit as soon as it is finalized. Please do not apply at this time. If the individual is determined to be an employee, they will be eligible for regular unemployment benefits, regardless of whether their employer properly paid into the trust fund.

As a sole proprietor or independent contractor, what documentation must I provide if I am eligible to receive benefits?

You will need to provide your 2019 federal income tax return or, if you do not have a return, you need other documentation to show your earnings in 2019.

I am currently quarantined, but I am not at my permanent address. What should I do to receive mail from IDES?

In order to receive mail from IDES, all individuals should update IDES with the best address for them. Address changes can be made on the IDES website. In most cases, the post office will not forward IDES mail.

My employer does not pay unemployment insurance, and I am not eligible for the regular unemployment program. Will I be eligible for benefits under the recent federal legislation?

If your unemployment is related to COVID-19, you could be eligible under the federal stimulus legislation. IDES will provide information about how to apply for this benefit as soon as it is finalized. Please do not apply at this time.

I only worked part-time. Am I eligible?

Part time workers may be eligible for regular unemployment benefits if they earned enough wages in their base period, are able and available to work, and meet all other requirements. They may also be eligible under the federal stimulus legislation if their unemployment was the result of COVID-19, and the same requirements apply. IDES will provide information about how to apply for this benefit as soon as it is finalized.

I was fired from my job for misconduct and was denied regular State unemployment benefits. Do I qualify under the federal legislation?

No. Your unemployment was not the result of COVID-19.

I am an undocumented individual. My employer had been paying me in cash but closed the business as the result of COVID-19. Am I eligible for any unemployment benefits?

In generally, individuals who are not lawfully permitted to work in the United States are not able and available to work, and therefore, they are not eligible for regular State unemployment benefits or benefits under the federal stimulus legislation.

I have a green card and was recently laid-off due to COVID-19. Am I eligible?

Individuals with green cards issued by the federal government are generally able and available to work, and they could be eligible for unemployment benefits.

I am an independent contractor but I am only partially unemployed (i.e., my revenue has taken a significant loss but I am not completely out of work). Can I receive unemployment benefits?

This depends on the amount of income from self-employment you earned in the past and currently. Under the federal stimulus legislation, a weekly benefit amount will be determined based on the amount of your past income. If your current weekly income does not exceed your maximum weekly benefit amount for any given week, you may be eligible for benefits. If your income exceeds the maximum weekly benefit amount, then you would not be eligible for benefits during any such week. IDES asks that independent contractors wait until details are provided on our website to file a claim.

If I am a partially-employed independent contractor and I am eligible for benefits under the federal legislation, will I receive the full amount of the extra \$600 per week?

Yes. If you are eligible for even \$1 of unemployment benefits, you are eligible for the entire \$600 extra.

If I only work every other week and don't receive benefits the weeks I work because I make more than my weekly benefit amount, can I still receive the \$600 in the federal stimulus legislation?

No. You are only eligible for the \$600 if you are eligible for unemployment benefits for any given week.

I am an independent contractor. Should I file a claim immediately or wait until the IDES website provides details about filing under the federal stimulus legislation?

You can file a claim for benefits at any time. However, until IDES procures and implements a program to administer the federal legislation, you will be denied unemployment benefits.

Will I miss any benefits under the federal legislation if I wait to file until the IDES website provides more information?

No. We will back-date your claim to the date you were first unemployed.

I am an independent contractor. In order to receive benefits under the federal stimulus legislation, do I have to be unemployed because of COVID-19?

Yes. The federal stimulus legislation requires that individuals not eligible for regular unemployment benefits, such as independent contractors, are unemployed due to COVID-19.

I am eligible for partial regular unemployment benefits, but not the maximum weekly amount. Will I receive the full amount of the extra \$600 per week?

An answer to this question will be available as soon as we have received further guidance from the US Department of Labor on this issue.

I am receiving wages from an employer, and I also have a side business where I am an independent contractor. I lost all of my independent contractor work, but I am still receiving some wages from my employer. Am I eligible for benefits?

For regular unemployment purposes, payment for services performed by an individual in self-employment because it is not considered wages under the Unemployment Act. This means such payment: (1) is not reported on the certification form; (2) is not considered in determining if there have been enough wages earned during the base period to be eligible for unemployment; and (3) does not reduce an individual's weekly benefit amount. If there are enough wages in the base period other than payment for services performed in self-employment, a claimant could be eligible for regular unemployment.

I did not file a tax return in 2019. Will I be eligible for benefits?

Yes, though independent contractors, sole proprietors, and others who do not have wages reported for them by an employer will have to provide other documentation of the amount of income they received in 2019.

When can I file a claim?

Online filing (any time of day, except 8pm to 10pm for processing):

- Those with last names beginning with letters A-M: Sundays, Tuesdays, or Thursdays.
- Those with last names beginning with letters N-Z: Mondays, Wednesdays, or Fridays.
- Saturdays are available for anyone to accommodate those people who could not file during their allotted window.

Call Center Filing Schedule:

- Last names beginning with letters A-M: Tuesdays and Thursdays between 7:30am – 6pm.
- Last names beginning with letters N-Z are asked to call on Mondays and Wednesdays between 7:30am – 6pm.
- Fridays (7:30am – 6pm) are available for anyone to accommodate those people who could not file during their allotted window.