

**Who should file an Unemployment Insurance (UI) claim?** If you have been laid off due to COVID-19, you should file a claim. Unemployment benefits have been expanded to include groups that are not typically covered by UI. Those groups are *1) self-employed, 2) independent contractors, 3) freelance workers, and 4) childcare workers employed by religious-affiliated organizations and non-profits*. It also includes those leaving employment due to COVID-19, which includes *1) reasonable risk of exposure (self-quarantine) and 2) caring for a family member affected by COVID-19*. If you have worked part-time over the past year, under the CARES Act, you will now be eligible.

To apply for UI, you will need:

- Social Security Number (SSN)
- Date of Birth
- Complete Mailing Address
- Phone Number
- Valid Email Address
- **Employment Information for the past 18 months\***

*\*Employment Information includes any/all employers you have worked for in the last 18 months):*

- Business/Company Name
- Business/Company Mailing Address
- Business/Company Phone Number
- Dates of Employment
- Reason you are no longer working for EACH employer

**Now that you have everything you need, here's how to apply:**

- Apply online [workforce.ky.gov](http://workforce.ky.gov)
- For questions call 859-292-6666 or 502-564-2900
- **Please be patient and persistent. Someone will assist as soon as possible.**
- Or apply by phone 502-875-0442

**When to apply (specific days by last name):**

Sunday	A-D		
Monday	E-H	Monday – Friday	7 AM – 7 PM ET
Tuesday	I-L	Sunday	10 AM – 9 PM ET
Wednesday	M-P		
Thursday	Q-U		
Friday	V-Z and those who missed their day		
Saturday	You cannot file a claim or request bi-weekly benefit payments		

**Please note:** COVID-19 is not considered a natural disaster. *If you are unsure what to select, please select General Layoff.*

**What if you try to create an account, and it says your information already exists?** If you attempt to register as a “New User” and you get an error indicating your SSN already exists, you need to click “cancel.” From the login screen, click, “forgot pin.” When prompted, enter your SSN and any variation of your name you may have used since 2003 (maiden, former married, shortened name, etc.). **Note:** if you have a suffix, such as Jr., Sr., etc., those fields are spacing and punctuation sensitive. Try using no spacing. If you still cannot access the system, contact the Kentucky Career Center – Northern Kentucky at 859-292-6666 or UI Assistance line at 502-564-2900, option 5, then option 6 or email [Uassistance@ky.gov](mailto:Uassistance@ky.gov).

**How do I access my UI Account Summary?** Visit <https://uiclaims.des.ky.gov/ebenefit/eben.htm>. Read the information and select “I agree.” Enter your SSN and PIN. Scroll down to the My Account section and click **Account Summary**. The information included in the summary includes

- |                                    |                                     |   |
|------------------------------------|-------------------------------------|---|
| 1) status of claim                 | 5) current payment method selection | 9) record of payment history  |
| 2) weekly benefit amount           | 6) last week claimed                | 10) information on the next steps if your identity verification failed. |
| 3) maximum benefit amount          | 7) next benefit request date        |   |
| 4) balance remaining on your claim | 8) any overpayment balances         |   |

**What if you have exhausted a claim and are not eligible to file a new one?** The recently approved federal CARES Act has extended the number of weeks from 26 to 39. Individuals whose Unemployment eligibility on or after January 27, 2020, are eligible to apply for the 13-week extension. You should receive an email notification from the Office of Unemployment Insurance with instructions on how to proceed with a claim.

**When will you receive your first payment if you are eligible?** Under normal circumstances, the first week of a UI claim does not receive payment. This has been waived if you were laid off due to COVID-19. *This does not mean that you will*

receive benefits immediately. Kentucky pays unemployment benefits every two (2) weeks. You do not have to request your first payment as it will be paid automatically.

**How much can you expect as your weekly benefit amount?** You may estimate your weekly benefit amount by visiting the [Unemployment Benefits Calculator](#) and enter your earnings into the appropriate quarter. After 24 hours of submitting your claim, you can go to your [UI Account Summary](#) page and it will display your weekly benefit amount. **Note:** If you have wages from out-of-state or have worked for the federal government, those may not be reflected immediately. Effective March 29, 2020, all weekly benefits will increase by \$600. You will receive a payment in the amount of your weekly benefit and another payment in the amount of \$600. Benefits are either direct deposited or loaded onto a debit card (provided by the State of Kentucky).

### What is the Unemployment Process?

- Day 1 Complete the initial claim application as described above ([workforce.ky.gov](http://workforce.ky.gov) or 502-875-0442).
- Day 2 The Office of Unemployment Insurance will determine if you have a valid claim.
- Day 3 – 12 You will receive a letter that states the amount of your payment.
- Day 13 If there are **NO disqualifying factors**, your payment will be generated by either a direct deposit or a debit card will be issued to you within 2 – 5 days.
- Day 28 If you are still unemployed, you can request your 2<sup>nd</sup> benefit payment online at [kcc.ky.gov](http://kcc.ky.gov) or by calling 877-369-5984. For the specific date, you should request your next payment you can access your [UI Account Summary](#) by visiting <https://uiclaims.des.ky.gov/ebenefit/eben.htm>

**What if your employer institutes an alternate work schedule such as you work one week, you are laid off the next. You then work one week, laid off the next week, and so on?** You should file a claim each week that you are laid off unless your employer files through E-Claims. *Check with your employer!*

**What should I do if I am laid off and lose health insurance?** Check with your employer to determine if they will continue to provide you with health insurance. If not, you can apply for Medicaid in the following ways:

- If you need special healthcare coverage related to COVID-19, use the [Healthcare Coverage Application](#). This coverage is temporary and ends on June 20, 2020, unless you submit a regular Medicaid Application.
- Call Kentucky Healthcare Customer Service at 855-459-6328 or 800-456-3452
- Contact an Application Assister through the Kentucky Health Benefit Exchange at [Agent or Application Assister](#).
- Visit the Benefind at <https://benefind.ky.gov/> or contact the Department of Community Based Services call center at 855-306-8959.

**What if my family and I have food insecurity during this time?** You should apply for SNAP (food stamps). Visit <https://benefind.ky.gov/> or call 855-306-8959. If you think you may be eligible for WIC, Kentucky Special Supplemental Nutrition Program for Women, Infants, and Children, you can check your eligibility at [www.benefits.gov/benefit](http://www.benefits.gov/benefit) for the WIC screening tool or you can contact your local health department.

Boone County	859-341-4264	Gallatin County	859-567-2844	Owen County	502-484-5736
Campbell County	859-341-4264	Grant County	859-341-4264	Pendleton County	859-654-6985
Carroll County	502-732-6641	Kenton County	859-341-4264		

### EMPLOYERS

Employers with more than 50 employees that are laying off more than 15 employees should file an E-claim. This speeds up processing time for you and your employees in the claim verification. Go to <https://workforce.ky.gov> for more information. Email questions to [Uleclaims@ky.gov](mailto:Uleclaims@ky.gov).

**What will the tax impact be for employers?** For this quarter, the Commonwealth will not be charging employer accounts, but will instead be using the Unemployment Insurance trust fund to process Unemployment claims. The Cabinet will evaluate the COVID-19 emergency status and health of the trust fund in advance of next quarter to determine procedures for next quarter.