Coronavirus-Related Unemployment Insurance  
Frequently Asked Questions

The Coronavirus Aid, Relief, and Economic Security (CARES) Act expands unemployment insurance through provisions known as the Federal Pandemic Unemployment Compensation ("FPUC"), the Pandemic Unemployment Emergency Compensation ("PUEC"), and the Pandemic Unemployment Assistance ("PUA"). The CARES Act expands benefits in three material ways:

1. Provides for an extra $600 weekly payment, in addition to the weekly benefit amount an eligible employee otherwise receives under state law;
2. Increases the maximum number of weeks an individual may receive benefits; these new benefits are funded at the federal level but will be administered by the states; and
3. Expands coverage to certain workers who traditionally are not eligible for benefits

Where do I go to apply for assistance or to file a claim?  
You can visit Louisiana Workforce Commission (LWC) at www.louisianaworks.net/hire or call the LWC Claim Center at 866-783-5567. The LWC Claim Center hours are 8:00 a.m. – 7:00 p.m. daily.

When is the best time to submit claims?  
Due to the high number of claims, the Edwards administration has suggested filing online between 10:00 p.m. - 4:00 a.m.

Who is considered a “qualified worker”?  
Anyone who has been laid off, furloughed, or unable to work after contacting COVID-19, as well as independent contractors, freelancers, the self-employed, or gig workers.

Who is not considered a “qualified worker”?  
Individuals who can telework for pay, or are receiving paid sick leave or other paid leave benefits, are not eligible to receive benefits.

For states that typically have a waiting period before an individual can collect unemployment benefits, does the CARES Act waive that waiting period?  
The CARES Act does not waive the state-law waiting periods for regular unemployment benefits, but it heavily incentivizes states that ordinarily have a one-week waiting period to waive that requirement. Under Governor Edwards’ proclamation, for individuals whose employment has been impacted due to COVID-19, both work search and the week waiting period are waived.

If I am impacted by the coronavirus, do I receive only state unemployment insurance or the federal supplement under the CARES Act?  
Qualified workers receive both state unemployment insurance and the federal supplement provided through the CARES Act. The $600 federal supplemental benefit should be paid for any week in which an individual receives unemployment benefits under state programs.
How much will individuals receive from state and federal unemployment insurance?
Example for laid off, furloughed, or unable to work after contacting COVID-19:
State unemployment insurance: up to $247 per week for up to 26 weeks + 13 weeks emergency unemployment
+ Federal supplement: $600 per week for up to 13 weeks.

Example for freelance, self-employed, or gig workers:
State unemployment insurance: no less than half the minimum unemployment benefit for up to 39 weeks.
+ Federal supplement: $600 per week for up to 13 weeks.

After December 31, 2020, standard rules apply, and freelance and gig workers will no longer be eligible for unemployment insurance.

Is the additional federal supplement taxable?
Yes, additional benefit is taxable, as is the case with all unemployment compensation, but will be disregarded for purposes of determining income for Medicaid or CHIP eligibility.

How often must an unemployed worker file for unemployment?
Unemployed workers must file a Weekly Certification to receive benefits (filing starts on Sunday and ends on Saturday at 11:59 p.m. each week). It is similar to filling out a weekly timesheet.

Are unemployment benefits the same funds as the stimulus check of $1,200?
No, unemployment benefits are separate from the stimulus checks many will receive.

If I’m an employer who reduces a worker’s hours, will that worker be eligible for some unemployment benefits?
Yes, if work hours have been reduced, partial benefits could be available up to a maximum of $247 a week. Workers must report any earnings for the week, even if they have not yet been paid. The amount that is reported is the gross amount before deductions. These earnings would be factored into the amount of unemployment benefits paid that week.

Employers who let go of employees must fill out a separation notice (Form 77) which asks an employer the reason for the employees departure (i.e. voluntary, lack of work, other) which could impact the worker’s benefits.

Does the CARES Act provide any relief for employers?
Under the CARES Act, the federal government will reimburse 50% of unemployment compensation paid by certain nonprofits, governmental agencies, and Indian tribes between March 13, 2020 and December 31, 2020 that have opted out of state unemployment insurance.

For more information, please visit the Louisiana Workforce Commission website.