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US Senator from the Commonwealth of Virginia



COVID-19 Resources **For Recently-Unemployed Working Families**

There are several programs and relief initiatives in the American Rescue Plan (ARP) Act. This guide can serve as a starting point to guide you in the right direction.

Unemployment Insurance

The American Rescue Plan (ARP) Act extends eligibility for programs created in previous COVID-19 relief legislation, including the Pandemic Unemployment Assistance (PUA) Program, the Pandemic Emergency Unemployment Compensation Program (PEUC), and the Mixed Earners Unemployment Compensation Program (MEUC). The ARP also expands the existing Unemployment Insurance program to provide further financial support in the form of adding an additional \$300 to every weekly unemployment benefit through September 6, 2021. Additionally, the ARP provides tax relief for the first \$10,200 in unemployment benefits received in 2020.

Who can apply?

To be eligible for the Pandemic Unemployment Assistance Program, an individual who would not otherwise be eligible for unemployment insurance under state law must self-certify that they otherwise are able to work but are currently unemployed, unable, or unavailable to work as a result of the following qualifying reasons:

1. They have or are seeking a COVID-19 medical diagnosis
2. A member of their household has been diagnosed with COVID-19
3. They are providing care for a family member or household member with COVID-19
4. They have primary caregiving responsibilities for a child who cannot attend school because of COVID-19
5. They have been advised by a health care provider to self-quarantine due to COVID-19
6. They were scheduled to commence employment but do not have a job or are unable to reach the job because of COVID-19

7. They have become the breadwinner because the head of household died of COVID-19
8. They have to quit their job as a result of COVID-19
9. Their place of employment is closed because of COVID-19
10. Any additional criteria established by the Secretary of Labor
11. Unemployment assistance is now expanded to include: part-time, self-employed, and gig workers. Eligibility lasts through December 31, 2020, if unemployment is related to COVID-19.

Where can I apply?

You can apply for unemployment insurance and the new Pandemic Unemployment Assistance Program through the Virginia Employment Commission by calling: 1-866-832-2363 or visiting: <http://www.vec.virginia.gov/unemployed/>.

How will the American Rescue Plan impact me if I am already receiving unemployment assistance?

The Virginia Employment Commission (VEC) will automatically enroll you in the appropriate extension based on the program under which you currently receive benefits. You should continue to file your weekly claim for benefits as normal for as long as you remain unemployed. You will not need to contact the VEC in order for these extensions to take effect.

If you are notified by the VEC that your benefit year (BYE) has ended, you must file a new traditional claim to establish a new benefit year. This will not preclude you from receiving extended benefits through the American Rescue Plan Act.

Where can I get more information?

For more information about the Pandemic Unemployment Assistance Program in Virginia, call: 1-866-832-2363 or visit: <http://www.vec.virginia.gov/covid19/>.

Health Care Benefits

If you are out of a job and your health care coverage runs out, you have a few options:

1. You can get Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage, which extends your current health insurance plan for up to 18 months after you lose your job. Employers with at least 20 full-time employees are

typically required to offer COBRA. The American Rescue Plan Act provides a tax-free 100% subsidy of premiums for up to six months for anyone who lost coverage because of an involuntary termination or reduction in hours. Additionally, ARP includes a “second chance” election for those who did not elect COBRA or let their COBRA lapse after November 1, 2019. Under this law, patients pay the total premium—both what they normally pay and what their employer had paid.

2. If married, you might be able to get coverage through your partner’s plan.
3. The Center for Medicare & Medicaid Services is providing a special enrollment period from February 15, 2021 to May 15, 2021 for individuals and families to apply and enroll in health insurance. To view your options visit: <https://www.healthcare.gov/>.
4. You may qualify for Medicaid, which offers health coverage for low-income families and children, pregnant women, the elderly and people with disabilities. Medicaid is available to Virginia residents earning up to 138 percent of the poverty level (\$34,248 for a family of four). To view a chart showing the income thresholds for different family sizes, visit: <https://www.benefits.gov/benefit/1643>.

Help for Virginians in Need

- For help with child care, heating and cooling bills, health care, and cash assistance, call: 1-855-635-4370 or visit: <https://commonhelp.virginia.gov/>
- For a statewide directory with resources for food assistance, rent assistance, assistance applying for unemployment insurance, and more, call: 211 or visit: <https://211virginia.org/>.
- For the National Suicide Prevention Hotline, call: 1-800-273-8255 or visit: <https://suicidepreventionlifeline.org/>.
- For the Federal Substance Abuse and Mental Health Administration Disaster Distress Helpline, call: 1-800-985-5990 or visit: <https://www.samhsa.gov/find-help/disaster-distress-helpline>.
- For the National Domestic Violence Hotline, call: 1-800-799-7233 or visit: <https://www.thehotline.org/help/>.

Additional Assistance

Senator Warner’s office stands ready to assist with any coronavirus and non-coronavirus federal issues. **If you or a loved one is currently experiencing an issue**

with a federal agency, please contact Senator Warner's office by calling: (202) 224-2023 or visiting: <https://www.warner.senate.gov/>.