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Missouri Encourages Self-Employed, Gig Workers to Apply for Unemployment; Expects to Begin Processing Claims as Early as the Week of April 19, 2020

Jefferson City, MO — The Missouri Department of Labor and Industrial Relations' (DOLIR's) Division of Employment Security (DES) is encouraging the self-employed, gig workers, and independent contractors whose businesses have been impacted by the coronavirus to apply for unemployment assistance. Under the Pandemic Unemployment Assistance (PUA) program, those who qualify will be eligible for weekly benefit payments of between \$133 and \$320 per week plus a \$600 federal supplement available under the Federal Pandemic Unemployment Compensation (FPUC) program. The federal guidelines provide the FPUC payments only apply to weeks payable from March 29, 2020, through July 25, 2020. These two programs are not regular unemployment insurance, but are new, fully federally funded assistance programs. Both of these provisions have been enacted as part of the Coronavirus Aid, Relief and Economic Security (CARES) Act. The DES expects to begin processing PUA claims as early as the week of April 19, 2020. At this time, the DES is unaware of any states that have fully implemented the PUA program.

Those who are self-employed, impacted by the coronavirus, and have not already filed a claim, are encouraged to file claims online at uinteract.labor.mo.gov. Most self-employed individuals will receive a notice that they are not an insured worker because they are not covered under the regular unemployment insurance system. The PUA program is not an unemployment insurance program but is instead a new federal program, administered by state unemployment agencies. In order to be eligible for the PUA program, a claimant must first be determined ineligible for regular unemployment.

Self-employed individuals filing unemployment claims should indicate "none" when asked for states in which they have worked, unless they have worked for an employer in the last 18 months. After the PUA program is operational, the DES will contact individuals who have been determined to be ineligible for regular unemployment benefits because of insufficient wages (i.e. those who were self-employed and therefore did not have an employer to pay their unemployment taxes). Such individuals will be required to provide proof of earnings and proof of employment. Examples of acceptable forms of proof of earnings will include copies of income tax returns with related Schedules C, E, F and SE, Form K-1 and/or Form 1099-Misc. Acceptable forms of proof of employment include business cards, advertisements, telephone listings, business licenses, etc.

The PUA will be retroactive to when an individual was negatively affected by COVID-19, but the individual will need to provide proof.

Additionally, the DES anticipates that it will also begin rolling out the provisions of the Pandemic Emergency Unemployment Compensation (PEUC) program beginning the week of April 26, 2020. This program will provide up to an additional 13 weeks of unemployment to those that have exhausted their regular unemployment benefits. Once the PEUC program is operational, the DES will notify all potentially eligible individuals. The DES encourages claimants who have exhausted their unemployment benefits, and still have an active benefit year, to continue to file weekly requests for payments.

The DES continues to urge people to file for unemployment benefits at uinteract.labor.mo.gov. UInteract is available 24/7 and is mobile-friendly. Over 90% of the people who have applied through UInteract have been able to do so without assistance. Claimants should take extreme care to provide accurate information. Typos, wrong dates, or other errors, will cause a delay in processing payments.

Before calling the DES, check for additional information on unemployment by visiting labor.mo.gov/coronavirus, watch how-to videos at labor.mo.gov/des/videos, check for correspondence and claim status at uinteract.labor.mo.gov and ask unemployment questions of the Department's virtual assistant at labor.mo.gov.

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